TIMBER RIDGE PROPERTY OWNERS ASSOCIATION
ANNUAL MEETING – June 14, 2020

The Annual meeting of the Timber Ridge Property Owner's Association was held on June 14, 2020 at 1 pm inside the PCI Golf Club. The meeting was called to order by Treasurer Cathy E. Gill at 1:00 pm. 16 members were in attendance.

In the absence of President Joey Niolet Treasurer Cathy Gill welcomed everyone and introduced the Board members and POA Staff present.

> **Board Members** Present: Cathy E. Gill, Treasurer, Rebecca O'Dwyer, Secretary & Architectural Review; Ronnie Sedlak, Pool/Tennis Court; Nancy Hardenstein, Vice-President, Covenants & Community Involvement and Kim Reinike, Security.
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> Absent: Charlie Reymond, Treasure Point, Joey Niolet, President & City Liaison, Cary Trapani, PCI Liaison and Martin Miller.
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> **POA Staff** – Misty Dienes Office Staff; Terie Velardi, Office Manager & Steven Hammons, Handyman.

Cathy E. Gill informed the audience that President Joey Niolet has resigned from the Board as he is moving to California and asked VP Nancy Hardenstein to read the President's message to the community.

June 2020
President's Message, Joey Niolet

Welcome neighbors! I apologize for being not being here in person for our annual meeting, but right about now I should be driving through New Mexico. We'll get back to that in a moment, but first I'd like to share with you a few updates from around Timber Ridge since we last spoke.

Since our last annual meeting, the last piece of the settlement between the POA and the Secretary of State regarding Treasure Point was finalized last fall when we moved the fence and gate at Treasure Point back approximately 15 feet. By doing so, our gate is no longer on state property, and we will not be required to pay a tidelands lease for its location. Our right of ingress and egress is established in the agreement with the state, ensuring that we will never be required to pay a tidelands lease to cross over the state property leading to the gate. While moving the fence and gate, we upgraded the access card system at the point to a system that allows us to activate/deactivate cards from the office, and monitor from the office which cards have been used to enter and exit treasure point. This upgrade, along with the existing cameras has already assisted in identifying individuals improperly using treasure point and disabling their access.

We finished the resurfacing of the tennis courts and added the basketball goals. To limit access to only POA members in good standing, we added an access card reader and cameras to the court. Since then we have seen a significant increase in usage by both tennis and basketball players.

President's message continued…

At the pool, we constructed a new breezeway at the gate that protects the pump from the elements, provides storage for pool chairs, and offers a small bit of shade for our pool goers. Unfortunately, due to the Governor's orders regarding Covid-19, our enjoyment of the pool was delayed this year. It is now open, but we ask everyone to please be careful regarding social distancing measures. While we don't expect the virus to transfer in the pool, in an abundance of caution, frequently touched items such as the chairs and umbrellas are not available in an attempt to minimize possible exposure.

As many of you are aware, we have stepped up enforcement of the covenants, as they were voted on by membership a few years ago. Everyone was sent a mailout with an explanation of the covenant violation process. We have had many questions and have tried to work with members to help provide guidance on what an acceptable resolution to different types of violations is, and many have complied. We do still have some members who are not in compliance and we are following our guidelines regarding fines and enforcement. We thank everyone for their efforts in making the neighborhood as nice as possible.

As far as community events go, we were unable to have the annual Easter Egg Hunt at Treasure Point, but the annual Halloween hayride and Trunk or Treat put on by the PCI Diamonds continues to grow with more and more families participating. Similarly, the holiday home decorating contest lit up Timber Ridge like a Winter Wonderland for December.

I'll let Kim Reinike speak more on security in a moment, but we have made some significant upgrades and improvements to our security posture. Since our last annual meeting, we have added security cameras at the lot the POA owns on Royal Oak and at the golf cart crossing on Fairway. We recently reinstituted security patrols within Timber Ridge. I want to thank Kim for his efforts in establishing our requirements, drawing up the statement of work, and ironing out our new program. He will go into more detail about the program, but I think everyone will agree that it is a better use of POA funds than our previous security detail.

And finally, I'd like to say thanks to all of our office staff (especially Terie for keeping my head on straight when trying to keep track of everything going on), everyone I've served on the board with over the last few years (especially Cathy for jumping in feet first and taking over when I was crazy busy with other things and needed her assistance), everyone who has volunteered time on any committees (AR for all of their work in reviewing plans, the Women's Club for creating the directory, The PCI Diamonds for all the events they put on), and all of our members for everything they have done to make Timber Ridge a great place to live. I encourage everyone to run for the board. Even if you disagree with how the board handles things, the best way to have your voice heard and make a change is to jump in and try to be a part of the solution.

I'm moving to California for a few years, but you may see me around occasionally. Especially over the next couple of months while I am back and forth to finalize things here with work and my house. Pass Christian is home and I intend to be back in a few years. But until then I leave it to you guys to figure out how to get those kids off the golf carts. Good luck!

Cathy noted that Joey was an active board member for many years and will be missed. She proceeded to review the agenda that was provided to everyone. Members were asked to write down their questions on the cards that were available at the sign in desk. Questions would be categorized and would be given to the applicable board member to address.

Overview:

Cathy reported that we have four open positions on the board this year; three 3-year terms and one 2-year term, filling the vacancy left by Joey Niolet. The members receiving the highest number of votes in the recent election will serve a three-year term, the next highest will serve the two-year term and announced at the conclusion of the meeting.

Cathy noted that while COVID 19 has disrupted all our daily lives the Board proceeds to handle POA business, adapt and to make decisions in the best interest of everyone's safety. The opening of the pool was delayed but is now open. The basketball/tennis court is also open, and signs have been with COVID restrictions have been posted. Although many events were cancelled, we have plans in place for the "Fall Clean-up" and 'Holiday Decorating Contest". PCI & the Diamonds have plans to host a "Poker Run" in July, "Kid's Bingo in the summer. The "Italian Open" has been rescheduled for October.

Covenants -

Vice President Nancy Hardenstein reported that over the year the Board has worked to increase and enhance amenities that help improve property values and make Timber Ridge a great place to live. In doing so, covenants place particularly important role. The covenants are the legally binding rules and regulations that each owner agrees to when purchasing property in Timber Ridge. As property owners you agree to maintain your property in accordance with the covenants. The Board and covenants compliance committee review violations throughout the neighborhood at each board meeting. We instituted a new internal process that better tracks and offers better communication as to what is expected granting property owners time resolve any violation. If someone fails to act than fines are assessed and increase incrementally until the violation is resolved. Nancy note the Board welcomes communication from property owners if they see something that may not be in keeping with the covenants.

Treasure Point –

In Charlie Reymond's absence Cathy reported that many projects were placed on the back burner until an agreement with the Secretary of State's office was achieved including some work on the bulkhead. In moving the fence gate, we raised the gate motor and the electronic to mitigate water damage during high tides.

Security –

Kim Reinike addressed the audience reviewing incidents over the year and what the Board has done about it. Noting we had a busy year with incidents ranging from ATV riders on the golf course and on vacant land on Sycamore to kids stealing flags off of the golf course to kids jumping the fences at the pool and basketball/tennis court. There was some vandalism at Treasure Point and at the tennis court. With Steven Hammons help and the use of our security cameras we caught most everyone. We have also had neighbors with cameras assist. Access cards were cut off and reports were filed with the Pass Police. We continue to work with the police and with the parents of the kids who have held their children accountable, making them clean up and reimbursing the POA for damages. Kim also noted that in the past folks asked us to make TR a gated community with check points at the entrances. We have eight entrances into Timber Ridge the streets are public and maintained by the City.

Making TR a gated community would require manning each of the entrances or cut off some of the entrances which cannot be done as they are public streets that support city fire and

police protection. Prior to adding additional security, the Board did some brainstorming and spoke with the Police Chief. We wrote up a statement of work and have hired off-duty Pass police officers who have been doing patrols quietly in the subdivision. Kim explained comparing our prior use of a security company who patrolled in a marked car with a light on it. He noted that someone intending to commit a crime would simply wait until the car went past. If the security company patrol observed or was called on an incident, they would have to call the local police dispatch. By the time this happened the criminal would be long gone. The off-duty officers have their state certification and have full arrest authority to act on the spot when an incident occurs. Kim noted the key is that the off-duty officers will have a radio with them. When they report to work, dispatch knows they are here as well as the normal patrol officers thus having instant communication. The off-duty officers can wear their city uniform and do not patrol in the same vehicle. We work very closely with the Police Chief and his staff. Prior to starting a shift, we are notified who the officer is, and we are in personal contact with them. We are notified immediately if anything happens. The contract with the City is a week to week basis. If it does not work out either party can withdraw from the obligation. Our goal is to have the officers blend in and be proactive to catch criminals.

Financials –

Treasure Cathy E. Gill noted that on the poster boards in the back of the room are the profit & loss, balance sheet reports as well as graphs showing where the money is spent. Noting that our ordinary income was down $8,000 this year but with the income from our CD's and an insurance claim refund we finished in the positive. The cost of running the POA has increased with adding more cameras, increased internet access for the security access card system and simply inflation over the last 5 years. When looking at the budget for this year we looked at every possibility to balance the budget and not to increase the dues. The $10 increase is the first increase in the last five years but allowed us to have a balanced budget. Cathy noted that the board carefully monitors expenses, putting projects and regular services out to bid and cutting expenses where appropriate. Cathy noted that the POA Board meetings take place on the second Mondays of each month at 5:30 inside PCI and all are welcome to attend. Fortunately, we have not had any major weather-related expenses, however we continue to budget for such occurrences.

Cathy discussed receivables and collections noting that the annual dues supports the operations and when individuals do not pay, we than must act. We send out reminders, past due letters. This year we offered on-line payment option where a large number took advantage. We work with individuals who request payment plans, we file in Harrison County Justice Court, and have placed liens on properties when necessary. Dues income was down slightly last year and primarily a result of members combining proprieties to mitigate their dues obligation. Overall, we collect 86-89% of the current year's dues on a yearly basis. Over 3 years we collect an average of 92-94% of the respective year's dues. There will always be some residual because of tax sales or foreclosures, but the office staff continues to reach out to those who are delinquent.

Funds generated from the sale of POA properties are designated as reserve funds for emergencies and have been put into separate certificates of deposit. We sold three lots last year and we to act of sale on another next week. One CD from last year has matured and with the rates being very low we opted to roll it over into a 7-month CD rather than a longer period.

Cathy announced the election results. She thanked the six members who volunteered their names for the open positions. The new 2020-21 board members; serving 3-year terms (2023) Charlie Reymond, Ronnie Daniels, Ronnie Sedlak and Brittany Scheid will serve the two-year term (2022).

There being no further business the meeting was adjourned at 1:40pm.